

RTMC BID 02/2026/27: APPOINTMENT OF A SERVICE PROVIDER TO PROVIDE AN INTEGRATED ONLINE PAYMENT GATEWAY AND POINT OF SALE (POS) SOLUTION FOR THE RTMC FOR A PERIOD OF FIVE (05) YEARS

QUESTIONS AND ANSWERS

1. The numbers and volumes (pricing schedule) that was just shared with us, would that be sent to us via e-mail as well?

Ans:

Yes. The numbers, volumes, pricing schedule, and any approved annexures shared during the briefing process will be distributed through the official RTMC procurement communication channels.

This is to ensure that all bidders receive the same information and that the tender process remains fair, transparent, and consistent.

Bidders must use only the officially issued documents, annexures, and pricing schedules when preparing their submissions.

Any information shared verbally during the meeting should not be treated as final unless it is formally confirmed in writing by RTMC.

In simple terms, yes, the information will be shared officially so that all bidders work from the same pricing and volume assumptions.

2. I did note the fact that questions must be submitted by the 18th, although there is no time stipulated on the tender document. I just would like clarity in terms of cut-off time and perhaps how long it will take for the responses to be consolidated and shared to all bidders.

Ans:

All clarification questions must be submitted by the date stated in the tender document.

Where no specific time is stated, bidders should submit questions during normal business hours and as early as possible on the stated closing date for clarification questions.

RTMC will consolidate all questions received, review them internally, and issue formal responses through the official procurement communication channels.

The response timeline will depend on:

- *number of questions received*
- *technical input required*
- *legal or SCM review required*
- *internal approval processes*
- *need to ensure all bidders receive the same information*

All approved responses will be shared with all bidders to ensure fairness, transparency, and equal access to information.

Bidders must rely only on the official written responses issued by RTMC.

In simple terms, submit questions as early as possible by the stated date, and RTMC will share consolidated responses officially once reviewed and approved.

Sizing & volumes

3. What is the current annual transaction volume and value processed for NaTIS (National Traffic Information System) services nationally? Split between online (CNP, Card Not Present) and POS (Point of Sale, CP — Card Present), peak vs average TPS (Transactions Per Second), and seasonality?

Ans:

This information was shared in the pricing schedule

4. How many POS devices are currently deployed, and how many are required across DLTCs (Driving Licence Testing Centres), Registering Authorities, SEUs (Smart Enrolment Units), and Mobile Units? What is the geographic split between fixed and mobile sites?

Ans:

This information was shared in the pricing schedule

5. What is the expected growth in sites, devices, and transaction volumes over the 5-year term?

Ans:

This information was shared in the pricing schedule

6. Is there a minimum CSI (Corporate Social Investment) spend expected, or a target percentage of contract value?

Ans:

There is currently no prescribed minimum CSI spend and no fixed target percentage of the contract value.

Bidders may, however, include CSI proposals as part of their broader value proposition, especially where such initiatives support RTMC's mandate and public-service objectives.

Preferred focus areas may include:

- *road safety awareness*
- *youth development*
- *digital skills development*
- *local skills transfer*
- *support for rural or underserved communities*
- *community education linked to responsible road use*
- *training and capacity building*

Any CSI proposal must be clearly described and should indicate:

- *the proposed initiative*
- *estimated value or contribution*
- *intended beneficiaries*
- *implementation approach*
- *expected impact*
- *reporting or measurement method*

CSI proposals must not replace the bidder's responsibility to meet the mandatory technical, financial, security, operational, and compliance requirements of the tender.

In simple terms, CSI is encouraged, but there is no fixed minimum amount or percentage currently prescribed.

Incumbent & transition

7. Is there a current payment service provider, and when does that contract end?

Ans:

RTMC currently uses multiple banking and payment arrangements across different revenue streams and service channels.

These arrangements are not fully consolidated into one integrated NaTIS payment gateway and POS environment.

The purpose of this tender is to appoint a service provider that can provide a more integrated solution for:

- *online payment gateway services*
- *POS payment processing*
- *reconciliation*
- *settlement*
- *disbursement*
- *reporting*
- *fraud monitoring*
- *audit trails*

Details relating to existing contracts, expiry dates, or transition arrangements will be managed by RTMC in line with internal governance, SCM processes, and contractual obligations.

Where transition from an existing provider is required, this will be handled through a controlled migration plan to avoid disruption to payment services.

In simple terms, RTMC currently has payment arrangements in place, but the new tender aims to consolidate and improve the payment ecosystem.

8. What is the expected transition and go-live timeline from date of award?

Ans:

The final transition and go-live timeline will be confirmed after award during project initiation and implementation planning.

The successful bidder will be expected to work with RTMC on a phased implementation plan, which may include:

- *project kick-off*
- *technical onboarding*
- *solution design*
- *integration planning*
- *sandbox or test environment setup*
- *development and configuration*
- *POS device preparation*
- *UAT and security testing*
- *pilot rollout*
- *controlled production rollout*
- *full go-live*

The current expectation is that rollout will be aligned to the approved project timelines and governance approvals.

The exact go-live date will depend on:

- *readiness of the successful bidder*
- *availability of integration specifications*
- *NaTIS integration complexity*
- *banking and acquiring setup*
- *POS device deployment readiness*
- *successful testing*
- *stakeholder sign-off*
- *change-control approvals*

In simple terms, go-live will not happen immediately on award. It will follow a controlled implementation process to protect RTMC operations, payment processing, reconciliation, and public service continuity.

9. Is parallel running with the incumbent required during transition, and for how long?

Ans:

Parallel running may be required during the transition period to minimise operational risk and ensure continuity of payment services.

This means the existing payment arrangements and the new solution may operate at the same time for a controlled period while RTMC validates that the new solution is stable.

Parallel running may be used to confirm:

- *successful payment processing*
- *correct reconciliation*
- *accurate settlement*
- *proper disbursement*
- *refund and reversal handling*
- *reporting accuracy*
- *POS device stability*
- *integration stability with NaTIS*

The duration of parallel running will be confirmed during implementation planning with the successful bidder.

The final period will depend on:

- *system readiness*
- *testing outcomes*
- *UAT results*
- *transaction stability*
- *reconciliation accuracy*
- *stakeholder readiness*
- *approval from RTMC governance structures*

In simple terms, RTMC may run both the old and new arrangements for a short controlled period before full cutover, to avoid disrupting public services.

10. Will RTMC novate or terminate existing acquiring/merchant arrangements at award, given the merchant account must be in RTMC's name (§3.1)?

Ans:

RTMC reserves the right to determine the final approach to existing acquiring and merchant arrangements after award.

This may include:

- *migration of existing arrangements*
- *novation, where legally and operationally appropriate*
- *termination of existing arrangements*
- *consolidation into a new approved merchant model*
- *phased transition to the successful bidder's proposed model*

The final approach will depend on:

- *the approved banking model*
- *procurement outcome*
- *legal and contractual requirements*
- *Treasury and public finance requirements*
- *operational continuity*
- *settlement and reconciliation controls*
- *risk management considerations*

The merchant account must be structured in a way that protects RTMC's ownership, visibility, and control of funds.

Where existing arrangements need to continue temporarily, RTMC may require a phased migration or parallel running period to avoid service disruption.

In simple terms, RTMC will not automatically terminate or novate all existing arrangements on award. The final migration approach will be confirmed during implementation planning and must support continuity, compliance, and proper financial control.

NaTIS & integration

11. Will the NaTIS integration specification (API — Application Programming Interface — contract, message formats, authentication, SLAs — Service Level Agreements) be issued to bidders, and when?

Ans:

The bidder must provide the specifications for the services required. RTMC is a consumer of the APIs.

12. What is the existing NaTIS environment topology that POS must integrate with — Ubuntu version(s), connectivity model, authentication?

Ans:

The NaTIS environment operates within a secured RTMC enterprise infrastructure, primarily based on Ubuntu/Linux-hosted services and controlled network access.

The requirement does not mean that the POS device itself must run Ubuntu/Linux. It means the proposed POS and payment solution must be able to integrate securely with NaTIS services hosted within RTMC's Linux-based environment.

The detailed environment information, including:

- *Ubuntu/Linux versions*
- *network connectivity model*
- *firewall requirements*
- *authentication method*
- *API access model*
- *middleware requirements*
- *certificates or key-based security*
- *test environment details*

will be shared with the successful bidder during technical onboarding and implementation planning.

Bidders must ensure that their proposed solution can support:

- *secure connectivity into RTMC-approved environments*
- *encrypted communication*
- *authentication and authorisation controls*

- *audit logging*
- *transaction traceability*
- *integration with NaTIS services*
- *change-control and release governance*

Integration may be done directly with approved NaTIS services or through secure middleware, depending on the final architecture agreed with RTMC.

In simple terms, the bidder does not need to know the full internal topology at tender stage, but must prove that the solution can integrate securely with an enterprise Linux-based NaTIS environment.

13. Who owns the change-control and release calendar between the bidder, NaTIS, and the disbursement beneficiaries (RTIA — Road Traffic Infringement Agency; DLCA — Driving Licence Card Account; the 9 provinces)?

Ans:

The bidder provides a service offering that RTMC consumes. The bidder owns the change-control processes for their services. All other stakeholders are RTMCs responsibility.

Banking, settlement & disbursement

14. What is the expected disbursement cadence per beneficiary — daily, weekly, or monthly — and is it the same for all 9 provinces?

Ans:

The solution must support configurable disbursement cycles per beneficiary.

Disbursements may be processed:

- *daily*
- *weekly*
- *monthly*
- *or according to another approved settlement cycle*

The cadence does not have to be the same for all 9 provinces. Different beneficiaries may require different settlement frequencies depending on:

- *the revenue stream*

- *beneficiary agreement*
- *banking rules*
- *reconciliation requirements*
- *operational needs*
- *public finance controls*

For example:

- *one province may require daily settlement*
- *another may follow weekly reconciliation*
- *RTMC, RTIA, or DLCA may have different settlement rules depending on the transaction type*

The bidder must therefore provide a flexible disbursement engine that can support different settlement rules, cut-off times, beneficiaries, and reporting requirements.

15. Are there existing SLAs between RTMC and the disbursement beneficiaries that the bidder must inherit or align to?

Ans:

Yes. RTMC has existing operational and governance requirements with disbursement beneficiaries that the successful bidder may need to align to.

These beneficiaries may include:

- *RTMC*
- *RTIA*
- *DLCA*
- *provinces*
- *other approved revenue beneficiaries*

The bidder must ensure that the proposed solution can support beneficiary-specific requirements such as:

- *settlement timelines*
- *reconciliation cycles*
- *reporting formats*
- *payment cut-off times*

- *exception handling*
- *audit requirements*
- *dispute resolution processes*

Where formal SLAs or operational arrangements already exist, the successful bidder will be required to align its processes, system configuration, reporting, and support model to those requirements.

Final SLA details will be confirmed during implementation planning and contracting.

In simple terms, the bidder does not create the rules alone. The bidder must support RTMC's existing beneficiary obligations and configure the system to meet those operational requirements.

16. What is the governance and approval workflow for the EFT (Electronic Funds Transfer) reference-correction capability in §3.1 — who authorises, two-person rule, time-bound?

Ans:

The EFT reference-correction capability must be controlled through a strict governance and approval workflow.

This functionality should apply only to EFT-related transactions where an incorrect or incomplete payment reference affects allocation or reconciliation.

The solution must support, at minimum:

- *role-based access control*
- *maker-checker approval*
- *two-person approval rule*
- *reason capture for every correction*
- *full audit trail*
- *date and time stamp of each action*
- *original reference and corrected reference history*
- *user ID of the initiator and approver*
- *exception reporting*
- *reconciliation review*

One user should not be able to create, approve, and finalise a reference correction alone.

For example:

- 1. A finance or reconciliation user identifies an EFT payment with an incorrect reference.*
- 2. The user captures a correction request and provides a reason.*
- 3. A second authorised user reviews and approves or rejects the request.*
- 4. The system records the full audit trail.*
- 5. The corrected reference is used for allocation and reconciliation.*

The correction process must also be time-bound where applicable. RTMC may define correction windows during implementation, based on reconciliation cycles, banking rules, audit requirements, and financial controls.

In simple terms, EFT reference correction must be allowed only through a controlled, approved, auditable process.

It must not allow informal or untracked changes to payment records.

POS rollout & operations

17. Is the bidder expected to fund POS device capex (capital expenditure), or will RTMC procure and the bidder operate?

Ans:

Bidders must clearly state their proposed commercial model for POS devices.

RTMC may consider different models, including:

- bidder-funded POS devices*
- device rental model*
- managed-service model*
- hybrid model*

The bidder must clearly explain who will be responsible for:

- device supply*
- installation*
- configuration*
- software updates*
- maintenance*

- *support*
- *replacement*
- *device insurance, where applicable*
- *device lifecycle management*

Where the bidder proposes to fund the POS device capex, the proposal must clearly show how the cost will be recovered, for example through monthly rental, transaction fees, or managed-service charges.

RTMC will evaluate the proposed model based on cost effectiveness, operational risk, national support capability, value for money, auditability, and long-term sustainability.

18. Who provides connectivity (SIM — Subscriber Identity Module — and data) for fixed and mobile POS devices, and who carries the cost?

Ans:

Primary connectivity from NaTIS sites to a location with internet breakout is the RTMC's responsibility. The bidder must provide a robust solution to ensure that if the link from RTMC's central facility is interrupted the POS device can still communicate to the banking backend. Since all transactions are online, if the site is down (e.g. power or general NaTIS issues), now transactions will be processed via the POS.

19. What are the uptime, response, and on-site repair SLAs expected for POS devices in the field?

Ans:

Bidders must propose clear uptime, response, and repair SLAs for POS devices deployed in the field.

The SLA model must cover:

- *POS device availability*
- *payment gateway availability*
- *connectivity monitoring*
- *incident response times*
- *fault resolution times*

- *device replacement times*
- *on-site support where required*
- *escalation processes*
- *planned maintenance windows*

The solution must support proactive monitoring so that device failures, connectivity issues, or transaction failures can be identified early.

For example, where a POS device fails at a DLTC or Registering Authority, the bidder must be able to provide remote support first and, where remote resolution is not possible, arrange on-site repair or device replacement within an agreed SLA.

The bidder must clearly define SLA levels for:

- *critical incidents affecting payment processing*
- *major incidents affecting multiple devices or sites*
- *minor incidents affecting one device*
- *planned maintenance*
- *recurring device or network faults*

RTMC expects a national support model that can service urban, rural, fixed, and mobile locations. The final SLA targets, penalties, service credits, and escalation rules will be agreed during contracting.

Pricing (Annexure B)

20. Is the pricing model per-transaction (MDR — Merchant Discount Rate), fixed monthly, hybrid, or capped?

Ans:

See Pricing Schedules shared

21. Are POS devices priced separately, bundled, or rental?

Ans:

Bidders must clearly specify how POS devices are priced in their proposal.

The pricing model may include:

- *devices priced separately*

- *devices bundled into the overall solution cost*
- *monthly rental model*
- *managed-service model*
- *once-off purchase model*
- *hybrid pricing model*

The bidder must clearly show all costs related to the POS devices, including:

- *device supply*
- *installation*
- *configuration*
- *software licensing*
- *maintenance*
- *support*
- *replacement*
- *connectivity, where applicable*
- *device management*
- *upgrades or updates*

RTMC must be able to clearly see the full cost of ownership over the five-year contract period.

In simple terms, devices may be rented, bundled, or priced separately, but the bidder must be clear and transparent about the full cost and what is included.

Volumes & receipts (clarifying Annexure B)

22. What are the expected peak vs average TPS loads, and the seasonality profile across both online and POS channels? MVL renewal cycles cluster around licence-holder birthdays — does the daily-average forecast smooth this, or are peak days materially higher?

Ans:

Detailed peak and average TPS figures will be confirmed during implementation planning with the successful bidder.

However, bidders must note that transaction activity is not expected to be flat throughout the year. Peak days may be materially higher than daily-average forecasts.

Higher transaction volumes may occur during:

- *month-end periods*
- *vehicle licence renewal periods*
- *licence-holder birthday renewal cycles*
- *public holidays and festive-season periods*
- *high-demand service periods*
- *system campaigns or public communication periods*

The daily-average forecast should therefore not be treated as the maximum expected load.

Bidders must design the solution to handle both:

- *normal average daily volumes, and*
- *higher peak transaction loads*

across both:

- *online channels, meaning Card Not Present transactions*
- *POS channels, meaning Card Present transactions*

The proposed solution must be scalable, resilient, and able to process peak loads without payment delays, failed transactions, reconciliation issues, or service disruption.

23. Annexure B gives POS receipts (R5.6bn → R18.5bn) but not POS transaction counts. What is the expected POS transaction volume per year, and the average receipt value per POS transaction?

Ans:

Average transactions will range from 14m to 43m per years across different transaction types with an average of R289 per transaction.

24. Is there a minimum CSI (Corporate Social Investment) spend expected, or a target percentage of contract value?

Ans:

There is currently no prescribed minimum CSI spend and no fixed target percentage of the contract value.

Bidders may, however, include CSI proposals that support RTMC's broader public-service mandate and transformation objectives.

Possible focus areas may include:

- *road safety awareness*
- *youth development*
- *digital skills development*
- *community education*
- *support for rural or underserved communities*
- *local technical capacity building*

Any CSI proposal must be clearly explained, practical, measurable, and achievable within the contract period.

CSI proposals must not replace the bidder's obligation to meet the core technical, financial, operational, and compliance requirements of the tender.

POS fleet & rollout (clarifying Annexure B)

25. Annexure B shows MiniPOS devices growing 2,303 → 6,908 with sites going 340 → 1,017 — what is the geographic distribution of these sites (provincial split, urban vs rural)?

Ans:

The rollout will cover all 9 provinces and will include both urban and rural service locations.

The final provincial split and urban-versus-rural distribution will be confirmed during implementation planning, based on:

- *approved rollout phases*
- *site readiness*
- *transaction volumes*
- *operational demand*
- *network availability*
- *number of service counters*
- *provincial service coverage*
- *mobile-service requirements*

Bidders must therefore propose a solution that can support national deployment across different environments, including:

- *high-volume urban sites*
- *lower-volume rural sites*
- *fixed DLTCs*
- *Registering Authorities*
- *Smart Enrolment Units*
- *Mobile Units*

The solution must be scalable and flexible enough to support phased deployment from the initial rollout to full national coverage.

Offline payment processing is not required. All payment locations must be able to process payments through live connectivity for real-time authorisation, validation, reconciliation, and auditability.

26. What is the fixed vs mobile split across the 1,017 sites — DLTCs, Registering Authorities, SEUs, and Mobile Units?

Ans:

The final fixed versus mobile split across the 1,017 sites will be confirmed during implementation planning.

The rollout is expected to include both:

- *fixed sites, such as DLTCs, Registering Authorities, and SEUs*
- *mobile sites, such as Mobile Units and field-service operations*

The exact allocation will depend on:

- *site readiness*
- *transaction volumes*
- *operational demand*
- *network availability*
- *number of service counters*
- *provincial rollout priorities*
- *mobile-service expansion plans*

Bidders must therefore propose a POS solution that can support both fixed and mobile environments.

Fixed sites may require counter-based POS devices connected through LAN, Wi-Fi, or approved network connectivity.

Mobile Units may require portable POS devices using live SIM/mobile data connectivity.

Offline payment processing is not required. Payments must only be processed where live connectivity is available.

27. The fleet doubles in FY2029/30 (3,454 → 6,908 devices). What drives this step-change — new SEU rollout, Mobile Unit expansion, or new DLTC sites?

Ans:

The projected increase in POS devices is linked to the broader national rollout of the integrated POS solution across NaTIS service points.

The step-change may be driven by a combination of:

- *expanded rollout to additional DLTCs*
- *wider coverage at Registering Authorities*
- *Smart Enrolment Unit (SEU) expansion*
- *Mobile Unit expansion*
- *increased payment-enabled service counters*
- *growth in transaction volumes*
- *broader inclusion of NaTIS revenue streams*

The exact rollout drivers, site prioritisation, and deployment sequence will be confirmed during implementation planning.

Bidders must therefore propose a scalable model that can support phased growth from the initial deployment to full national rollout without major redesign or service disruption.

28. What is the expected operational balances in the bank account. Just an average amount, not exact figure?

Ans:

RTMC is not providing a fixed or average operational bank balance at clarification stage.

The operational balance will depend on:

- *daily transaction volumes*
- *settlement cycles*
- *disbursement cut-off times*
- *reconciliation timing*
- *refunds and reversals*
- *chargebacks*
- *suspense account items*
- *beneficiary payment schedules*

The bidder must propose a banking and settlement model that can manage operational balances in a transparent, controlled, and auditable manner.

Any funds held temporarily for reconciliation or settlement purposes must remain RTMC's property and must not provide unauthorised benefit to the bank, service provider, or any third party.

The final operational balance approach will be agreed during implementation planning and must align with RTMC financial governance, banking rules, and public finance requirements.

29. Based on the magnitude of the compliance requirements and documents to be sourced and submitted and technical content required, the time allowed to prepare a compliant bid proposal is not sufficient - additional weeks or months, would be required. Submitted for your kind consideration.

Ans:

*The request for an extension of the bid closing date has been considered and granted. The bid closing date has been extended by one (01) week to **02 June 2026**.*

30. Will funds be swept daily or monthly?

Ans:

Funds will be swept daily.

31. Will accounts be swept to a R0,00 balance or will there a operational balance be retained?

Ans:

Yes, accounts will be swept to R0.00 on a daily basis

32. What are the monthly volumes of disbursement?

Ans:

Disbursements will be made to 9 provinces and other creditors as loaded. This might range from 9 to 20 disbursements per month.

We'd like clarity on four compliance points.

33. First, whether post-payment reference changes are strictly limited to EFT transactions and excluded for card payments.

Ans:

Yes. Post-payment reference changes are strictly limited to EFT-related transactions where an incorrect or incomplete reference may affect payment allocation and reconciliation.

This functionality is excluded for card payments.

Card payments must remain aligned with the acquiring bank and card scheme records, including:

- *authorisation reference*
- *transaction ID*
- *merchant reference*
- *settlement record*
- *audit trail*
- *chargeback record*

Card payment references should not be changed after payment because this may create reconciliation, fraud, audit, and chargeback risks.

For EFT transactions, reference correction may be allowed only through a controlled process with:

- *proper user access control*
- *approval workflow*
- *reason capture*
- *audit trail*
- *reconciliation review*
- *segregation of duties*

In simple terms, EFT references may be corrected where needed for allocation, but card payment references must remain unchanged.

34. Second, that chargebacks will trigger monitoring and alerts only, with any suspension of card acceptance remaining under the acquiring bank's control in line with card scheme rules

Ans:

Yes. Chargebacks must trigger monitoring, alerts, reconciliation checks, and investigation processes within the solution.

The system should alert RTMC and the service provider where there are:

- *unusual chargeback patterns*
- *repeated disputes*
- *suspected fraud*
- *high chargeback volumes*
- *merchant risk indicators*
- *reconciliation exceptions*

However, any suspension or restriction of card acceptance remains under the control of the acquiring bank, in line with applicable card scheme rules.

The service provider must therefore provide visibility, reporting, and alerts, but card acceptance suspension decisions must follow the acquiring bank and card scheme governance process.

In simple terms, the system must help RTMC detect and manage chargeback risk, but the bank remains responsible for formal card acceptance restrictions.

35. Third, that refunds will return to the original card where scheme rules allow, but alternative methods like EFT can be used when card refund time limits no longer apply.

Ans:

Yes. Refunds should be returned to the original card or original payment method where card scheme rules and banking timelines allow.

Where a card refund is no longer possible, alternative refund methods such as EFT may be used, subject to RTMC verification, approval, and audit controls.

This may apply where:

- *the card refund time limit has expired*
- *the original card account has been closed*
- *the original transaction can no longer be reversed through the acquiring bank*
- *banking or card scheme rules prevent refunding back to the original card*

Any alternative refund process must be properly controlled and must include:

- *customer verification*
- *approval workflow*
- *proof of banking details where required*
- *full audit trail*
- *reconciliation against the original transaction*

In simple terms, the first option is always to refund back to the original card. EFT should only be used where card refunding is no longer possible or allowed.

36. And lastly, that funds held in the suspense account remain RTMC's property at all times, provide no benefit to the bank, and are settled in line with both card scheme and public finance requirements."

Ans:

Yes. Funds held in the suspense account must remain RTMC's property at all times.

The suspense account must only be used as a controlled reconciliation and settlement mechanism. It must not create any unauthorised financial benefit for the bank, service provider, or any third party.

All funds held in suspense must be:

- *fully traceable*
- *reconciled*
- *auditable*
- *protected from unauthorised use*

- *settled to the correct beneficiary*
- *managed in line with card scheme rules*
- *managed in line with public finance requirements*

The bidder must ensure that the suspense account process supports proper governance, including clear reporting on:

- *funds received*
- *funds pending allocation*
- *funds corrected or reallocated*
- *funds settled*
- *exceptions or unmatched transactions*

In simple terms, the suspense account may temporarily hold funds for reconciliation purposes, but ownership and control of those funds remains with RTMC.

37. Can you share integration specs with us

Ans:

The bidder must provide the integration specifications for the services that are required. RTMC is a consumer.

38. If we don't have does that automatically disqualify us.

Ans:

No. Not having the NaTIS integration specifications at tender stage does not automatically disqualify a bidder.

The bidder must demonstrate that they have the capability to offer the services through submission of the specifications, that RTMC will require to consume the services.

In simple terms, bidders do not need to already have the internal NaTIS integration documents, but they must prove that they are technically capable of building and supporting the required integration.

#1 Under the SECURITY & COMPLIANCE

39. Will compliance certificate/s (e.g. PCI DSS, ISO 27001) be accepted via third-party partners, or must they be held directly by the bidder?

Ans:

Compliance certificates such as PCI DSS and ISO 27001 may be considered where they are held either:

- *directly by the bidder, or*
- *through a clearly identified third-party partner that forms part of the proposed solution.*

Where certificates are held by a third-party partner, the bidder must clearly explain:

- *the role of the certified partner*
- *which part of the solution is covered by the certificate*
- *whether RTMC transactions will fall under that certified environment*
- *the relationship between the bidder and the certified partner*
- *who remains accountable for compliance, operations, security, and support*

The bidder must submit valid supporting evidence, such as:

- *compliance certificates*
- *scope statements*
- *partner agreements or confirmation letters*
- *audit reports, where applicable*
- *proof that the certified environment covers the services proposed to RTMC*

RTMC reserves the right to assess whether the submitted certificates and supporting documents sufficiently cover the proposed solution and meet the tender requirements.

In simple terms, third-party certificates may be accepted, but the bidder must prove that the certification applies directly to the RTMC solution being offered.

40. Please kindly confirm DATA RESIDENCY REQUIREMENTS

Ans:

As NaTIS is a national key point , we require the data residency to be housed in South Africa only

#2 Under Multi-Creditor Disbursement

41. What are the cut-off times for disbursement cycles?

Ans:

Disbursement cut-off times will be confirmed during implementation planning with the successful bidder.

The solution must support configurable cut-off times for different:

- *beneficiaries*
- *transaction types*
- *revenue streams*
- *banking settlement cycles*
- *reconciliation processes*

For example, some disbursements may follow a daily banking cut-off, while others may follow weekly or monthly reconciliation cycles.

The final cut-off times must align with:

- *RTMC financial controls*
- *banking settlement windows*
- *card scheme rules*
- *beneficiary requirements*
- *audit and reconciliation processes*

The bidder must therefore provide a flexible disbursement engine that can support different cut-off times and settlement rules.

42. Please kindly whether disbursement allocations are based on fixed rules (percentage) or dynamic allocation

Ans:

Disbursements will primarily be fixed but may change as SLA with stakeholders can be amended. Notice periods will be agreed with the successful bidder

43. What are the offline transaction requirements (if network fails)

Ans:

There are no offline transaction requirements.

44. Must POS integrate directly with Ubuntu/Linux NaTIS or via middlewave?

Ans:

RTMC requires a service where the NaTIS will send the amount, the POS solution must manage the payment and return the success or not.

45. Must there already be an integration with RTMC POS/Enatis from a POS perspective or would consideration be made for dev with RTMC POS/Enatis by providing an API.

Ans:

Existing integration with RTMC POS or eNaTIS is advantageous, but not mandatory.

Bidders may still be considered if they can demonstrate proven capability to integrate with RTMC POS/eNaTIS through APIs or other approved integration methods provided during implementation.

The bidder must show:

- *experience integrating with enterprise or government systems*
- *secure API development capability*
- *payment gateway and POS integration experience*
- *ability to work within RTMC's technical and security governance*
- *readiness to support testing, UAT, and phased rollout*

In simple terms, a bidder does not need to already have a live RTMC POS/eNaTIS integration, but they must prove that they can build and support the required integration successfully.

46. Will the RTMC use their bank of choice for POS transaction commission charges and device rentals, device management and device type, or will this be required by the service provider.

Ans:

Bidders must clearly propose their commercial and operational model for:

- *acquiring bank arrangements*
- *POS transaction commission charges*
- *device rentals or purchase costs*
- *device management*
- *device support*
- *device type and specifications*
- *maintenance and replacement*

RTMC reserves the right to approve the final banking and POS operating model based on:

- *compliance*
- *cost effectiveness*
- *value for money*
- *governance requirements*
- *operational suitability*
- *national support capability*
- *audit and settlement controls*

The bidder may propose its own acquiring bank or banking partner, but RTMC is not automatically bound to accept that model.

The final model may therefore be:

- *RTMC using its preferred bank, with the service provider integrating to that model*
- *the bidder proposing a bank and acquiring model for RTMC approval*
- *a managed-service model where the bidder provides devices, support, and device management*
- *a hybrid model agreed during contracting*

In all cases, the solution must ensure that RTMC retains proper visibility, control, auditability, and governance over collections, settlement, and reconciliation.

47. Also, can a copy of the AI notes be sent, unable to view as it not allowing.

Ans:

No recording will be shared, in compliance with the Protection of Personal Information Act (POPIA), as consent would be required from all participants.

48. I just want to highlight that there are some requirements from yourselves that are contestable in a way. The Reserve Bank doesn't issue letters or certificates to payment service providers. The relationship with the Reserve Bank is directly with banks. Some of the letters or the certificates that you are looking for, under the mandatory requirements, are basically sidelining almost all service providers here except the banks. I think that's the first one.

Ans:

The requirements are in line with the needs of the RTMC.

49. The second one with regards to the ISO. So, with the issue of ISO, It's either you have this ISO certificate, or you have the policy manuals. But on this one, the provision is just for the certificate. I'm just highlighting this because I think there might need to be a consideration around how some of these requirements you would want us to respond to.

Ans:

The comment is noted.

Where ISO certification is required, bidders should submit the valid ISO certificate if they have one.

50. Transaction Volumes and Forecasting

- Kindly confirm the current annual transaction volumes across:
 - Driving Licence Testing Centres (DLTCs)
 - Registering Authorities (RAs)
 - Online payment channels
- What is the average and peak daily transaction volume?
- Please provide any projected growth estimates over the five-year contract period.
- A breakdown between card-present (POS) and card-not-present (online) transactions would be appreciated.

Ans:

See Pricing Schedule for details.

51. Deployment Scope and Site Footprint

- Kindly confirm the total number of operational sites, including:
 - DLTCs
 - Registering Authorities
 - Smart Enrolment Units (SEUs)
 - Mobile units
- What is the expected number of POS devices per site?
- Are all locations expected to be network-enabled, or should offline capabilities be considered?

Ans:

See Pricing Schedule for details.

52. Merchant Account and Banking Model

- Should the bidder propose the acquiring bank, or is RTMC aligned to a specific banking partner?
- Will the Merchant Account and Suspense Account be:
 - Owned by RTMC, or
 - Managed via the appointed service provider?
- Kindly confirm the expected settlement cycles (e.g., same-day, T+1).

Ans:

Bidders must propose their recommended banking and acquiring model as part of their submission.

RTMC reserves the right to approve the final banking model based on:

- *governance requirements*
- *cost effectiveness*
- *compliance*
- *settlement controls*
- *auditability*
- *operational suitability*

The Merchant Account and Suspense Account must be structured in a way that protects RTMC's ownership, control, and visibility of funds.

Funds collected for RTMC services must remain RTMC's property at all times. Where a service provider manages parts of the process, this must be done only as an operational service and must not transfer ownership or control of funds away from RTMC.

Expected settlement cycles may include:

- *same-day settlement*
- *T+1 settlement*
- *daily settlement*
- *or other approved settlement cycles*

The final settlement cycle will be agreed during implementation planning and must align with banking rules, reconciliation requirements, card scheme rules, and public finance requirements.

53. Multi-Creditor Disbursement Framework

- Kindly provide clarity on the disbursement allocation model, specifically:
 - Whether allocations are fixed or rules-based per transaction type?
 - The typical number of beneficiaries per transaction?
- What is the expected frequency of disbursement (real-time, daily, periodic)?

Ans:

The solution must support a configurable multi-creditor disbursement framework.

Allocations may be:

- *fixed*
- *percentage-based*
- *rules-based per transaction type*
- *beneficiary-based*
- *revenue-stream-based*

The exact allocation rule will depend on the specific NaTIS service being paid for.

For example, one transaction may need to split funds between:

- *RTMC*
- *RTIA*

- DLCA
- a province
- another approved beneficiary

The number of beneficiaries per transaction may differ depending on the service and applicable revenue allocation rules.

Disbursement frequency must be configurable and may include:

- daily
- weekly
- monthly
- or another approved settlement cycle

Real-time calculation of allocations is preferred, but actual fund movement must follow the approved banking, reconciliation, and public finance processes.

54. NaTIS Integration Requirements

- Will detailed API/interface specifications for NaTIS integration be made available to bidders?
- Please confirm supported integration methods (e.g., REST APIs, batch interfaces).
- Is there a test/sandbox environment available for integration validation?

Ans:

The bidder must provide the specifications for the services required. RTMC is a consumer of the APIs.

55. Point of Sale (POS) Operating Model

- Should the solution be structured as:
 - A capex model (device purchase), or
 - A managed service model (device rental and support)?
- Kindly confirm preferred connectivity models (e.g., SIM, LAN, Wi-Fi).
- Is offline transaction capability required?

Ans:

Bidders may propose the most suitable POS operating model, including:

- capex model, where devices are purchased

- *managed service model, where devices are rented and supported*
- *hybrid model, combining device rental, support, maintenance, and transaction services*

The bidder must clearly state what is included in the proposed model, such as:

- *device supply*
- *installation*
- *configuration*
- *maintenance*
- *replacement*
- *software updates*
- *monitoring*
- *support*
- *connectivity costs*

Preferred connectivity may include:

- *SIM / mobile data*
- *LAN*
- *Wi-Fi*
- *private APN*
- *dual-SIM or failover connectivity where required*

Offline transaction capability is not required.

Payments must be processed through a live connection to ensure real-time authorisation, validation, reconciliation, and auditability. Therefore, where there is no network connectivity, payment processing should not proceed until connectivity is restored.

56. Service Levels and Performance Expectations

- Kindly confirm whether the 99.95% uptime requirement applies to:
 - The payment gateway only, or
 - The entire end-to-end ecosystem
- Are there defined response and resolution SLAs and associated penalty regimes?

Ans:

The 99.95% uptime requirement applies to the critical payment service components required to deliver the full payment capability, including the payment gateway and related integration services.

Where external dependencies are involved, such as banks, networks, card schemes, or third-party services, the bidder must clearly define:

- *what is under their direct control*
- *what is dependent on third parties*
- *planned maintenance exclusions*
- *escalation processes*
- *monitoring responsibilities*

The bidder must propose clear response and resolution SLAs for incidents, including:

- *critical incidents*
- *major incidents*
- *minor incidents*
- *POS device failures*
- *reconciliation failures*
- *settlement delays*

Any penalty regime, service credits, or performance remedies will be finalised during contracting, based on the agreed SLA framework.

The bidder must therefore provide a measurable SLA model that supports national operations and protects RTMC against prolonged service disruption.

57. Fraud Management and Risk Controls

- *Is the bidder expected to provide a fully managed fraud solution, or integrate with existing RTMC systems?*
- *Are there predefined fraud rules or policies that must be adopted?*

Ans:

The bidder is expected to provide strong fraud management and risk-control capability as part of the proposed solution.

This may include:

- *real-time fraud monitoring*
- *suspicious transaction alerts*
- *duplicate transaction detection*
- *velocity checks*
- *chargeback monitoring*
- *refund abuse detection*
- *POS device monitoring*
- *audit trails and exception reporting*

The solution may also be required to integrate with existing RTMC controls where applicable.

Any predefined RTMC fraud rules, policies, or risk thresholds will be confirmed with the successful bidder during implementation planning.

The bidder must therefore provide a flexible fraud-control framework that can support both its own fraud rules and RTMC-approved rules.

58. Reporting and MIS Requirements

- Kindly confirm the mandatory reporting outputs and formats required by RTMC.
- Should reporting integrate into any existing RTMC reporting platforms or systems?

Ans:

The solution must provide standard operational, financial, reconciliation, audit, and management reports required to monitor the full payment lifecycle.

Mandatory reports should include, at minimum:

- *transaction reports*
- *settlement reports*
- *reconciliation reports*
- *exception and failed transaction reports*
- *refund and reversal reports*
- *chargeback reports*
- *POS device status reports*
- *uptime and SLA reports*
- *audit trail reports*

Reports should be available in practical formats such as:

- *Excel*
- *CSV*
- *PDF*
- *system-readable formats where required*

Reporting integration into existing RTMC reporting platforms may be required and will be confirmed during implementation planning with the successful bidder.

The bidder must therefore ensure that reporting data can be exported, integrated, and audited where required.

59. Corporate Social Responsibility (CSR) / CSI Requirements

- Is there a minimum expected annual or total CSI contribution value?
- Are there preferred focus areas or priority programmes within RTMC's road safety initiatives?

Ans:

There is currently no prescribed minimum annual or total CSI contribution value.

Bidders may propose CSI initiatives that support RTMC's broader mandate, especially in areas linked to:

- *road safety awareness*
- *youth development*
- *digital skills development*
- *community education*
- *support for rural or underserved communities*

Any proposed CSI contribution should be practical, measurable, and clearly explained in the bidder's submission.

60. NaTIS / Ubuntu Integration Clarification

Kindly clarify the requirement for integration with the RTMC Ubuntu-based environment:

- Does this requirement relate to:
 - Direct application compatibility with Linux systems, or
 - Integration with NaTIS services hosted on Linux infrastructure.
- Please confirm the available integration interfaces and protocols, including:

- API standards (e.g. REST, SOAP)
- Messaging or batch integration mechanisms (if applicable)
- Are there any specific security, middleware, or infrastructure constraints that bidders must align to within the Ubuntu environment?
- Will interface specifications and/or a sandbox/test environment be provided for integration validation?

Ans:

The requirement mainly refers to integration with NaTIS services hosted on RTMC's Ubuntu/Linux infrastructure, not that every bidder application or POS device must run directly on Ubuntu.

The proposed solution must still be compatible with RTMC's Linux-based environment and must not depend on unsupported or Windows-only components.

Integration may be done through approved methods such as:

- *REST APIs*
- *SOAP services*
- *Secure middleware*
- *Batch/file-based integration where applicable*
- *Callback or reconciliation interfaces*

Security and infrastructure requirements will include secure connectivity, authentication, encryption, audit logging, controlled access, and change-control compliance.

Bidders do not need to already have NaTIS integration details at tender stage, but they must show proven capability to integrate with secure enterprise systems.

61. Timelines

- Please clarify the timelines for the proposed roll out of:
 - Point of sale with integrated card machines
 - Payment Gateway
 - Full solution

Ans:

The final rollout timelines will be confirmed with the successful bidder during project initiation and implementation planning.

The rollout is expected to follow a phased approach to reduce operational risk and protect service continuity.

The proposed phases may include:

- *project kick-off and onboarding*
- *solution design and architecture confirmation*
- *payment gateway setup and configuration*
- *NaTIS integration planning*
- *sandbox or test environment setup*
- *POS device preparation and configuration*
- *pilot rollout at selected sites*
- *UAT and security testing*
- *controlled production rollout*
- *national rollout*
- *full solution operationalisation*

Indicative rollout areas:

Point of Sale with integrated card machines.

POS rollout will likely be phased by site readiness, device availability, connectivity, training, and operational priority.

Payment Gateway

The payment gateway may be implemented first or in parallel with POS integration, depending on technical readiness, banking setup, and NaTIS integration requirements.

Full solution

Full solution rollout will occur after successful testing, pilot validation, reconciliation confirmation, settlement testing, and RTMC governance approvals.

The exact dates will depend on:

- *date of award*
- *contract finalisation*
- *banking and acquiring setup*

- *integration complexity*
- *POS device availability*
- *testing outcomes*
- *change-control approval*
- *stakeholder readiness*

In simple terms, rollout will not happen as one big switch-on. It will be phased, tested, and approved before full national implementation.

62. Pricing Schedule

- Kindly share the Price schedule as per the requirement for completion

NB. Bidders are required to complete the attached provided price schedule – Annexure “A” (either as issued or on the company letterhead)

Ans:

Shared already.

63. Electronic Signature

- Are we permitted to sign the documents electronically?

Ans:

Yes. The tender documents filled and signed the document electronically are acceptable and provided that all documents are properly completed and signed accordingly.

64. Request for Extension

Ans:

*The request for an extension of the bid closing date has been considered and granted. The bid closing date has been extended by one (01) week to **02 June 2026**.*

65. Sent Technical Integration

May you kindly advise if it would be possible for RTMC to send the technical integration API specifications sooner than the date mentioned at the briefing session.

Ans:

The bidder must provide the specifications for the services required. RTMC is a consumer of the APIs.

66. Integration with RTMC POS/Enatis

Must there already be a integration with RTMC POS/Enatis from a POS perspective or would consideration be made for dev with POS/Enatis by providing an API. Will the RTMC use their bank of choice for POS transaction commission charges and device rentals, device management and device type, or will this be required by the service provider.

Is the bidder expected to fund POS device capex (capital expenditure), or will RTMC procure and the bidder operate? What is the existing NaTIS environment topology that POS must integrate with — Ubuntu version(s), connectivity model, authentication?

Ans:

The proposed solution must still be compatible with RTMC's Linux-based environment, direct or via an API and must not depend on unsupported or Windows-only components.

Integration may be done through approved methods such as:

- *REST APIs*
- *SOAP services*
- *Secure middleware*
- *Batch/file-based integration where applicable*
- *Callback or reconciliation interfaces*

Security and infrastructure requirements will include secure connectivity, authentication, encryption, audit logging, controlled access, and change-control compliance.

67. Corporate Social Responsibility / Investment

1. What is the expectation of the bidder with regards to the SME Development programme?

Ans:

The bidder understands that the expectation of the SME Development Programme is to support the growth, sustainability, and participation of SMEs within the RTMC value chain through initiatives such as mentorship, skills transfer, enterprise development, subcontracting opportunities, and inclusion in procurement activities. The bidder further understands that measurable socio-economic impact and transformation outcomes are expected over the contract period.

2. How many SMEs are we expected to develop per month, per annum and over the 5 years period?

Ans:

The tender document does not specify the required number of SMEs to be developed. The bidder therefore requests confirmation from RTMC regarding:

- *the minimum number of SMEs expected to be developed monthly;*
- *annual development targets; and*
- *cumulative targets over the five (5) year contract duration.*

In the absence of prescribed targets, the bidder proposes that SME development commitments be aligned to operational requirements, project scale, and available funding.

3. Will there be financial contribution by the RTMC to the development of the SMEs either to fund the mentorship or provide work/off take agreements for the bank to fund?

Ans:

The bidder requests clarity on whether RTMC will provide:

- *financial support for mentorship, incubation, or training programmes;*
- *enterprise and supplier development funding;*
- *guaranteed work allocation or off-take agreements to participating SMEs; and/or*
- *support mechanisms that would enable SMEs to secure external funding from financial institutions.*

In the absence of such support, the bidder assumes that SME development costs will form part of the bidder's contractual obligations and pricing considerations.

4. Are these SMEs beneficiaries of RTMC preferential procurement or any SMEs in our base? – Black SME or all SMEs in the RTMC area of operation?

Ans:

The bidder requests confirmation on the qualifying criteria applicable to SMEs participating in the programme, specifically whether:

- *only Black-owned SMEs qualify;*
- *SMEs must be located within RTMC operational areas;*
- *SMEs should already form part of RTMC's preferential procurement objectives; or*
- *bidders may nominate SMEs from their existing supplier databases, provided they meet applicable compliance requirements.*

5. Who will select these SMEs?

Ans:

The bidder requests clarification on the SME selection process and whether SMEs will be:

- *nominated by RTMC;*
- *identified and selected by the successful bidder; or*
- *jointly approved through a collaborative process between RTMC and the bidder.*

The bidder further requests clarity on any approval criteria and governance requirements applicable to the selection process.

6. Are these SMEs start-up or existing businesses that require funding to fulfil contractual obligation with RTMC?

Ans:

The bidder requests confirmation on the intended profile of participating SMEs, specifically whether the programme is aimed at:

- *start-up enterprises requiring incubation and foundational support; or*
- *established SMEs requiring operational, financial, or technical support to fulfil RTMC-related contractual obligations.*

7. What is the projected/Actual turnover or tenure of the SMEs that will be developed?

The bidder requests RTMC to provide guidance on:

- the anticipated turnover thresholds or categories applicable to qualifying SMEs;
- the expected duration of development support per SME; and
- whether there are targeted graduation or sustainability outcomes expected during the five (5) year contract period.

In the absence of prescribed thresholds, the bidder assumes that SME participation will be aligned to applicable legislative definitions and operational capacity requirements.

Ans:

There is currently no prescribed minimum CSI spend and no fixed target percentage of the contract value.

Bidders may, however, include CSI proposals as part of their broader value proposition, especially where such initiatives support RTMC's mandate and public-service objectives.

Preferred focus areas may include:

- *road safety awareness*
- *youth development*
- *digital skills development*
- *local skills transfer*
- *support for rural or underserved communities*
- *community education linked to responsible road use*
- *training and capacity building*

Any CSI proposal must be clearly described and should indicate:

- *the proposed initiative*
- *estimated value or contribution*
- *intended beneficiaries*
- *implementation approach*
- *expected impact*
- *reporting or measurement method*

CSI proposals must not replace the bidder's responsibility to meet the mandatory technical, financial, security, operational, and compliance requirements of the tender.

In simple terms, CSI is encouraged, but there is no fixed minimum amount or percentage currently prescribed.

68. Card Acquiring

8. Would RTMC consider an extension for submission?

Ans:

*The request for an extension of the bid closing date has been considered and granted. The bid closing date has been extended by one (01) week to **02 June 2026**.*

69. Legal

69.1 Please confirm whether post-payment changes to payment references apply only to EFT transactions and are excluded for card transactions.

Ans:

Yes. Post-payment reference changes are strictly limited to EFT-related transactions where an incorrect or incomplete reference may affect payment allocation and reconciliation.

This functionality is excluded for card payments.

Card payments must remain aligned with the acquiring bank and card scheme records, including:

- *authorisation reference*
- *transaction ID*
- *merchant reference*
- *settlement record*
- *audit trail*
- *chargeback record*

Card payment references should not be changed after payment because this may create reconciliation, fraud, audit, and chargeback risks.

For EFT transactions, reference correction may be allowed only through a controlled process with:

- *proper user access control*
- *approval workflow*
- *reason capture*
- *audit trail*
- *reconciliation review*
- *segregation of duties*

In simple terms, EFT references may be corrected where needed for allocation, but card payment references must remain unchanged.

69.2 Please clarify whether chargebacks will trigger monitoring only, with any suspension of card transactions remaining subject to the acquiring bank's processes and card-scheme rules.

Ans:

Yes. Chargebacks must trigger monitoring, alerts, reconciliation checks, and investigation processes within the solution.

The system should alert RTMC and the service provider where there are:

- *unusual chargeback patterns*
- *repeated disputes*
- *suspected fraud*
- *high chargeback volumes*
- *merchant risk indicators*
- *reconciliation exceptions*

However, any suspension or restriction of card acceptance remains under the control of the acquiring bank, in line with applicable card scheme rules.

The service provider must therefore provide visibility, reporting, and alerts, but card acceptance suspension decisions must follow the acquiring bank and card scheme governance process.

In simple terms, the system must help RTMC detect and manage chargeback risk, but the bank remains responsible for formal card acceptance restrictions.

69.3 Please confirm that refunds to the original payment instrument apply only where permitted under the relevant card-scheme rules, including applicable time limitations.

Ans:

Yes. Refunds should be returned to the original card or original payment method where card scheme rules and banking timelines allow.

Where a card refund is no longer possible, alternative refund methods such as EFT may be used, subject to RTMC verification, approval, and audit controls.

This may apply where:

- *the card refund time limit has expired*
- *the original card account has been closed*
- *the original transaction can no longer be reversed through the acquiring bank*
- *banking or card scheme rules prevent refunding back to the original card*

Any alternative refund process must be properly controlled and must include:

- *customer verification*
- *approval workflow*
- *proof of banking details where required*
- *full audit trail*
- *reconciliation against the original transaction*

In simple terms, the first option is always to refund back to the original card. EFT should only be used where card refunding is no longer possible or allowed.

70. We are currently busy with the bid response and have a few questions for clarity:

70.1 On the first sheet for pricing for 5-year pricing schedule for card not present transactions, we want to know what the percentage split for credit cards and debit cards and foreign cards is.

Ans:

The transaction profile indicates that approximately 90% of transactions were processed using debit cards, while credit card transactions accounted for only 10% of the total transaction volume. Furthermore, there was extremely low to no utilisation of foreign-issued cards during the reporting period, indicating that transactions were predominantly domestic in nature.

70.2 On the second sheet for the 5-year pricing schedule for card present transaction or POS, we want a percentage split for the foreign cards as you only gave us a split for the credit and debit cards. This will fall under the 'other' or line 12 column A.

Ans:

There was extremely low to no utilisation of foreign-issued cards during the reporting period, indicating that transactions were predominantly domestic in nature.

70.3 On Page 15 – Point 3.9. Please can you explain what RTMC means by real-time notification to NaTIS and automated transactions suspension. As our chargeback management policy is a manual process where a client goes to their bank and disputes a transaction and our chargeback team then handles the process by asking certain documentation from the client and then investigate.

Ans:

RTMC confirms that the requirement for “real-time notification to NaTIS” refers to the ability of the solution to immediately notify the NaTIS environment of suspicious, high-risk, reversed, disputed, or potentially fraudulent transactions as they occur.

The requirement for “automated transaction suspension” refers to the capability of the system to automatically suspend, block, flag, or place transactions on hold based on predefined risk rules or fraud indicators, pending further investigation or verification.

The intention of these requirements is to strengthen proactive fraud prevention, minimise revenue losses, and improve transaction risk management within the NaTIS environment.

70.4 For the POS integrated solution, will the RTMC be responsible for the physical infrastructure, specifically LAN cabling to each POS point and a WAN connection.

Ans:

RTMC will be responsible for providing the required physical network infrastructure within its sites, including LAN cabling to the POS points and WAN connectivity.

However, the POS server environment must include failover capability to ensure business continuity and uninterrupted transaction processing in the event of server or primary network failure. The appointed service provider will be responsible for the configuration, management, and support of the failover functionality within the POS solution environment.